

U.S. BANKRUPTCY COURT
SOUTHERN DISTRICT OF MS
FILEDUNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

2005 AUG 22 AM 10: 58

CHARLENE J. KENNEDY
CLERKIn re **Robert L. Fraise and Victoria A. Fraise**Case No. BY DEPUTY
Chapter 13

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 410,000.00		
B-Personal Property	Yes	4	\$ 33,525.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 371,136.47	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 85,575.13	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,069.96
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,199.59
Total Number of Sheets in All Schedules ►		17			
Total Assets ►			\$ 443,525.00		
Total Liabilities ►				\$ 456,711.60	

FORM B6A (6/90) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Home @ 66 Hidden Hills Drive, Picayune, MS		J	\$ 250,000.00	\$ 213,637.28
119 Hwy 11 South, Picayune, MS Restaurant & Apartment (Partner & wife lives in)	Debtors interest is 1/2 of \$12,016.45	J	\$ 150,000.00	\$125,967.10
2202 Tennessee Street, New Orleans, LA 70117 (1/2 interest w/ brother)		J	\$5000.00	\$ 0.00

No continuation sheets attached

TOTAL \$**410,000.00**

(Report also on Summary of Schedules.)

FORM B6B (10/89) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(If known)**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash on hand</i> <i>Location: In debtor's possession</i>	J	\$ 200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Checking @ Bank Plus</i> <i>(For Two Sisters Kitchen)</i> <i>Location: In debtor's possession</i>	J	\$ 0.00
		<i>Checking @ Bank Plus-Rodovia Properties Inc.</i> <i>(Used to pay mthly note, Partner (Donald Myrick) also puts money into account. \$50-\$1200.00 goes into account)which is used to pay monthly note to Hancock Bank</i> <i>Location: In debtor's possession</i>	J	\$ 200.00
		<i>Checking @ Hancock Bank</i> <i>Location: In debtor's possession</i>	J	\$ 600.00
		<i>Checking @ Personal Bank Plus</i> <i>Location: In debtor's possession</i>	J	\$ 0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Household furnishings</i> <i>Location: In debtor's possession</i>	J	\$ 4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<i>Clothing</i> <i>Location: In debtor's possession</i>	J	\$ 300.00

FORM B6B (10/89) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.		<i>DISPUTED Potential 1/2 undivided interest in (2) Oakwood 16x80 Mobilehomes (1997 & 1998), Rodiva Properties Inc., Partners are Donald & Dallas Myrick (Willing to abandon interest to Trustee) Location: In debtor's possession</i>	J	Unknown
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			

FORM B6B (10/89) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		2000 Chevy Truck Location: In debtor's possession	J	\$ 13,175.00
		2001 Toyota Solara Location: In debtor's possession	J	\$ 10,750.00
		2004 Toyota Sienna Location: In debtor's possession	J	Unknown
		Utility Trailer (Tool of trade) Location: In debtor's possession	J	\$ 2,000.00
		Utility trailer (Tool of trade) Location: In debtor's possession	J	\$ 300.00
24. Boats, motors, and accessories.		1995 Javeline Boat Location: In debtor's possession	J	\$ 2,000.00
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

FORM B6B (10/89) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed. Itemize.	X			
Total →				\$ 33,525.00

FORM B6C (6/90) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise

/ Debtor

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Home @ 66 Hidden Hills Drive, Picayune, MS	Miss. Code 85-3-21	\$ 36,362.72	\$ 250,000.00
Cash on hand	Miss. Code 85-3-1(a)	\$ 200.00	\$ 200.00
Household furnishings	Miss. Code 85-3-1(a)	\$ 4,000.00	\$ 4,000.00
Clothing	Miss. Code 85-3-1(a)	\$ 300.00	\$ 300.00
2001 Toyota Solara	Miss. Code 85-3-1(a)	\$ 750.00	\$ 10,750.00
Utility Trailer (Tool of trade)	Miss. Code 85-3-1(a)	\$ 2,000.00	\$ 2,000.00
Utility trailer (Tool of trade)	Miss. Code 85-3-1(a)	\$ 300.00	\$ 300.00

FORM B6D (12/03) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 1059 Creditor # : 1 AmC Mortgage Services P. O. Box 51382 LOS ANGELES CA 90051-5682	J	Home @ 66 Hidden Hills Drive, Picayune, MS \$1988.17 mthly note Value: \$ 250,000.00				\$ 213,637.28	\$ 0.00
Account No: 9820 Creditor # : 2 Bank One P. O. Box 260161 BATON ROUGE LA 70826-0161	J	2000 Chevy Truck 8% interest Value: \$ 13,175.00				\$ 20,532.09	\$ 7,357.09
Account No: 7610 Creditor # : 3 Hancock Bank P. O. Box 4019 GULFPORT MS 39502	J	119 Hwy 11 South, Picayune, MS \$587.17 mthly note Value: \$ 150,000.00				\$ 126,967.10	\$ 0.00
Account No: 4899 Creditor # : 4 Hibernia National Bank P. O. Box 61336 NEW ORLEANS LA 70161	J	2001 Toyota Solara 8% interest Value: \$ 10,750.00				\$ 10,000.00	\$ 0.00

1 continuation sheets attached

Subtotal \$ 371,136.47
(Total of this page)
Total \$
(Use only on last page. Report total also on Summary of Schedules)

FORM 960 (12/03) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b y o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n i q u i t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If any
Account No: 1741 Creditor # : 5 Toyota Financial P. O. Box 4102 CAROL STREAM IL 60197-4102	J	2004 Toyota Sienna \$648.28 mthly Value: <u>Lease</u>				Unknown	\$ 0.00
Account No:		Value:					
Account No:		Value:					
Account No:		Value:					
Account No:		Value:					
Account No:		Value:					

Sheet No. 1 of 1 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

Subtotal \$	0.00
(Total of this page)	
Total \$	371,136.47

(Use only on last page. Report total also on Summary of Schedules)

FORM B6E (4/04) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(If known)**SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

FORM 06F (12/03) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 1007 Creditor # : 1 American Express P. O. Box 360002 FT LAUDERDALE FL 33336-0002	J	credit card				\$ 829.99
Account No: 1661 Creditor # : 2 Bank of America P. O. Box 650260 DALLAS TX 75265-0260	J	credit card				\$ 7,585.22
Account No: 7012 Creditor # : 3 Bank Plus 951 Memorial Blvd. PICAYUNE MS 39466	J	signature loan Two Sisters				\$ 1,000.00
Account No: 3008 Creditor # : 4 Bank Plus 951 Memorial Blvd. PICAYUNE MS 39466	J	business loan				\$ 2,100.00

3 continuation sheets attached

Subtotal \$ 11,515.21

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H-Husband W-Wife J-Joint C-Community	C o n t i n g e n t	U n l i q u i t a t e d	D i s p u t e d	Amount of Claim
Account No: 6030 Creditor # : 5 Bank Plus 951 Memorial Blvd. PICAYUNE MS 39466	J	personal loan				\$ 1,000.00
Account No: 4676 Creditor # : 6 Chase. P. O. Box 94014 PALATINE IL 60094-4014	J	credit card				\$ 26,749.07
Account No: 3478 Creditor # : 7 Chase. P. O. Box 94014 PALATINE IL 60094-4014	J	credit card				\$ 430.63
Account No: 9591 Creditor # : 8 Citibank P. O. Box 6418 THE LAKES NV 88901-6418	J	credit card				\$ 17,936.65
Account No: 9636 Creditor # : 9 Discover P. O. Box 30395 SALT LAKE CITY UT 84130-0395	J	credit card				\$ 11,547.43
Account No: 9636 Representing: Discover		NCI 3600 E. University Drive Suite B-1350 PHOENIX AZ 85034				

Sheet No. 1 of 3 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

57,663.78

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

FORM 86F (12/03) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i t a s e	D i s p u t e d	Amount of Claim
Account No: 1188 Creditor # : 10 EA Uffman & Associates P. O. Box 64828 BATON ROUGE LA 70896-1612	J	medical bill				\$ 302.00
Account No: 7526 Creditor # : 11 Exxon Mobil P. O. Box 4598 CAROL STREAM IL 60197-4598	J	credit card				\$ 1,355.43
Account No: 3920 Creditor # : 12 Home Depot P. O. Box 105981 ATLANTA GA 30353	J	credit card				\$ 6,231.98
Account No: 3702 Creditor # : 13 Sams Club P. O. Box 530942 ATLANTA GA 30353-0942	J	credit card				\$ 2,650.17
Account No: 3682 Creditor # : 14 Sears P. O. Box 3671 DES MOINES IA 50322	J	credit card				\$ 983.16
Account No: _____ Creditor # : 15 Sears Gold Master P. O. Box 182156 COLUMBUS OH 43218-2154	J	credit card				\$ 4,628.32

Sheet No. 2 of 3 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**
(Total of this page)**16,151.06****Total \$**
(Report total also on Summary of Schedules)

FORM 66F (12/03) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 8335 Creditor # : 16 Shell P.O. Box 183018 COLUMBUS OH 43218-3018	J	credit card				\$ 245.08
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						

Sheet No. 3 of 3 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

245.08**85,575.13**

FORM B6G (10/89) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

FORM B6H (6/90) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

FORM B6I (12/03) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / Debtor Case No. _____
(if known)**SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	<i>c. fraise, daughter</i>	12
	<i>m. fraise, son</i>	10
	<i>m. fraise, son</i>	10
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Self Employed	Self Employed
Name of Employer	Two Sister's Kitchen	Two Sister's Kitchen
How Long Employed	8 1/2 years	8 1/2 years
Address of Employer	119 A Hwy 11 South PICAYUNE Ms 39466	119 A Hwy 11 South PICAYUNE Ms 39466
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 1,634.98	\$ 1,634.98
Estimated Monthly Overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 1,634.98	\$ 1,634.98
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,634.98	\$ 1,634.98
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from Real Property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or other government assistance		
Specify:	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Specify: 2nd job-Subcontractor for Sears Refaces cabinets when needed	\$ 800.00	\$ 0.00
	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 2,434.98	\$ 1,634.98
TOTAL COMBINED MONTHLY INCOME	\$ 4,069.96	
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

5:00 PM

08/17/05

Cash Basis

Two Sister's Creole Kitchen
Profit & Loss by Class
 June 2004 through June 2005

	Unclassified	TOTAL
Ordinary Income/Expense		
Income		
Sales	172,829.74	172,829.74
Total Income	172,829.74	172,829.74
Expense		
Advertisement	192.50	192.50
Auto Expenses	19,686.53	19,686.53
Bank Service Charges	5,720.47	5,720.47
Building Payment	3,523.02	3,523.02
Business Loan	4,107.87	4,107.87
Cost of sales		
Beverage	1,995.50	1,995.50
Food	55,431.11	55,431.11
Total Cost of sales	57,426.61	57,426.61
Credit Card Processing Fees	810.49	810.49
Employee Meals	125.00	125.00
Equipment Purchase	2,021.28	2,021.28
Insurance	1,230.00	1,230.00
Licenses and Permits	145.00	145.00
Miscellaneous	1,496.87	1,496.87
Office Supplies	112.35	112.35
Payroll Expenses	26,938.53	26,938.53
Payroll Services	28.34	28.34
Pest Control	139.82	139.82
Postage and Delivery	1.75	1.75
Repairs		
Building Repairs	4,218.01	4,218.01
Equipment Repairs	423.41	423.41
Total Repairs	4,641.42	4,641.42
Taxes		
Property	1,501.06	1,501.06
Total Taxes	1,501.06	1,501.06
Telephone	4,841.60	4,841.60
Utilities		
Gas and Electric	4,744.35	4,744.35
Water	1,355.44	1,355.44
Total Utilities	6,099.79	6,099.79
Total Expense	140,790.30	140,790.30
Net Ordinary Income	32,039.44	32,039.44
Net Income	<u>32,039.44</u>	<u>32,039.44</u>

* = 2669.95
 month
 for both
 debtors

8-18-05 ↓

but
 expects
 increase

8-18-05 to
 \$3200 to
 \$3300
 month

Robert Travis

Nickolas Travis

FORM B6J (6/90) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / DebtorCase No. _____
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,988.17
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	150.00
Water and sewer	\$	30.00
Telephone	\$	65.00
Other Cable	\$	70.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	415.00
Clothing	\$	49.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	120.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	87.00
Life	\$	38.00
Health	\$	0.00
Auto	\$	52.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify: Tags @ \$125.00, Home\$1500.00yr	\$	135.42
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,199.59

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	4,069.96
B. Total projected monthly expenses	\$	3,199.59
C. Excess income (A minus B)	\$	870.37
D. Total amount to be paid into plan each: Monthly	\$	870.00

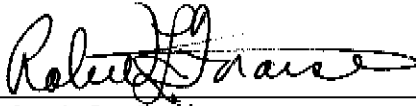
FORM B6 (6/90) West Group, Rochester, NY

In re Robert L. Fraise and Victoria A. Fraise / Debtor Case No. _____
(if known)


DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 8/18/05

Signature 
Robert L. Fraise

Date: 8/18/05

Signature 
Victoria A. Fraise

Form 7 (12/03) West Group, Rochester, NY

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI

In re **Robert L. Fraise**
dba Two Sisters Kitchen
fka Rapid Cash
and
Victoria A. Fraise
dba Two Sisters Kitchen
fka Rapid Cash

Case No.
 Chapter 13

/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

\$33,581.00

2003

\$17,814.00

2004

\$3412.00 (H) \$9482.28 (J)

2005-Sears (H) Rapid Cash (J)

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
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Only regular monthly payments to scheduled creditors

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**9. Payments related to debt counseling or bankruptcy.**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Payee: James Clayton Gardner Address: 3012 Canty Street PASCAGOULA, MS 39567	Date of Payment: 7/21/05 & 8/9/05 Payor: Robert L. Fraise	\$456.00 (total)

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**11. Closed financial accounts.**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE**12. Safe deposit boxes.**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**13. Setoffs.**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**14. Property held for another person.**

List all property owned by another person that the debtor holds or controls.

☒ NONE**15. Prior address of debtor.**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE**18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 8/18/05Signature **Robert L. Fraise**Date 8/18/05Signature **Victoria A. Fraise**

Penalty for making a false statement: fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Robert & Victoria Fraise
 DEBTORS

BANKRUPTCY CASE NO.

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named Debtor(s) and that compensation paid to me within one year before the filing of the Petition in Bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the Debtor(s) in contemplation of or in connection with the Bankruptcy case is as follows:

For Legal Services, I have agreed to accept..... \$ 2500.00

Prior to the filing of this statement I have accepted..... \$ 456.00

Balance Due..... \$ 2044.00

2. The source of the compensation paid to me was:
 ☒ Debtor ☐ Other (Specify)
3. The source of compensation to be paid to me is:
 ☒ Debtor ☒ Other (Specify) Chapter 13 Plan

☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal services for all aspects of the Bankruptcy case, including:
- a. Analysis of the Debtor's financial situation, and rendering advice to the Debtor in determining whether to file a petition in Bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the Debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d. Representation of the Debtor in adversary proceedings and other contested Bankruptcy matters;
Not Included

c. [Other provisions as needed]

None

6. By agreement with the Debtor(s), the above-disclosed fee does not include the following services:

Preparation for and handling of evidentiary hearing on confirmation and or pre-confirmation, adversary proceedings and other contested bankruptcy matters.

CERTIFICATION

I certify that the Foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the Debtor(s) in this Bankruptcy proceeding.

8/18/05

DATE

SIGNATURE OF ATTORNEY

JAMES CLAYTON GARDNER, SR.

Name of Law Firm